

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Castro, Francisco § Case No. 18-04427
§
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Joseph A. Baldi, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00 (Without deducting any secured claims)	Assets Exempt: \$6,600.00
Total Distributions to Claimants: \$2,169.00	Claims Discharged Without Payment: \$98,966.18
Total Expenses of Administration: \$2,831.00	

3) Total gross receipts of \$5,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$2,831.00	\$2,831.00	\$2,831.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$100,575.21	\$49,856.97	\$49,856.97	\$2,169.00
TOTAL DISBURSEMENTS	\$100,575.21	\$52,687.97	\$52,687.97	\$5,000.00

4) This case was originally filed under chapter 7 on 02/19/2018. The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 01/14/2019

By : /s/ Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
2008 Honda Pilot (approx. 141000 miles) Co-owned with Adriana	1129-000	\$2,100.00
2013 Chevy Malibu (approx. 38000 miles)	1129-000	\$2,900.00
TOTAL GROSS RECEIPTS		\$5,000.00

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
NA	NA	NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL SECURED			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joseph A. Baldi	2100-000	NA	\$1,250.00	\$1,250.00	\$1,250.00
Baldi Berg, Ltd	3110-000	NA	\$1,551.00	\$1,551.00	\$1,551.00
Texas Capital Bank	2600-000	NA	\$30.00	\$30.00	\$30.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$2,831.00	\$2,831.00	\$2,831.00

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00006	Department Stores National	7100-000	\$1,658.00	\$1,658.02	\$1,658.02	\$72.13
00005	UNITED STATES DEPARTMENT	7100-000	\$38,880.00	\$38,966.02	\$38,966.02	\$1,695.19
00004	American Express Bank FSB c/o	7100-000	\$496.00	\$854.60	\$854.60	\$37.18
00003	Capital One Bank (USA), N.A. by	7100-000	\$727.00	\$760.97	\$760.97	\$33.11
00002	Capital One Bank (USA), N.A. by	7100-000	\$2,059.00	\$2,059.08	\$2,059.08	\$89.58
00001	Discover Bank Discover Products	7100-000	\$5,477.00	\$5,558.28	\$5,558.28	\$241.81
	Bk Of Amer		\$5,743.00	NA	NA	\$0.00
	Chase Card		\$7,127.00	NA	NA	\$0.00
	Chase Card		\$6,073.00	NA	NA	\$0.00
	Chase Card		\$11,334.00	NA	NA	\$0.00
	Chase Card		\$5,166.00	NA	NA	\$0.00
	Chase Card		\$4,888.00	NA	NA	\$0.00
	Chase Card		\$1,368.00	NA	NA	\$0.00
	Nordstrom/td Bank Usa		\$6,153.00	NA	NA	\$0.00
	Northwestern Medicine		\$69.75	NA	NA	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	T-Mobile		\$3,356.46	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$100,575.21	\$49,856.97	\$49,856.97	\$2,169.00

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 18-04427
Case Name: Castro, Francisco

Judge: Timothy A. Barnes

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 02/19/2018 (f)
341(a) Meeting Date: 03/22/2018
Claims Bar Date: 08/31/2018

For Period Ending: 01/14/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 2008 Honda Pilot (approx. 141000 miles) Co-owned with Adriana Castro	4,500.00	2,100.00		2,100.00	FA
2. 2013 Chevy Malibu (approx. 38000 miles)	8,500.00	2,900.00		2,900.00	FA
3. Electronics	300.00	0.00		0.00	FA
4. Necessary wearing apparel	200.00	0.00		0.00	FA
5. Checking account with Bank of America	50.00	0.00		0.00	FA
6. Checking account with Chase	50.00	0.00		0.00	FA
7. Savings account with Bank of America	0.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	13,600.00	5,000.00	5,000.00	0.00
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Re Prop. #1 Equity sold back to debtor pursuant to this Court's order dated 6/20/18 [Dkt. 22]

Re Prop. #2 Equity sold back to debtor pursuant to this Court's order dated 6/20/18 [Dkt. 22]

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

September 6, 2018 - Trustee has reviewed claims and is preparing his TFR for submission to the UST.

July 10, 2018 - Trustee sold the equity in two vehicles back to the Debtor, pursuant this Court's order dated June 20, 2018 [Dkt. 22], for the total price of \$5,000.00 payable in installments. Debtor has paid \$4,500 of purchase price and the final payment is due 2019. Claims bar date is fixed as August 31, 2018. Upon collecting all payments due, Trustee will prepare his TFR.

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Initial Projected Date of Final Report(TFR) :06/30/2019

Current Projected Date of Final Report(TFR) :

Trustee's Signature /s/Joseph A. Baldi
Joseph A. Baldi
P.O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Date: 01/14/2019

FORM 2
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04427

Case Name: Castro, Francisco

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5666 Checking Account

Taxpayer ID No: **-***4210

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 1/14/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
05/24/2018	[1]	Franciso Castro 4200 N. Troy Street Chicago, IL 60618	Settlement - Equity in 2008 Honda Pilot & 2013 Chevy Malibu per order 6/20/18 [Dkt. 22] Entire proceeds (1st installment) received applied to Honda Pilot	1129-000	1,500.00		1,500.00
07/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	1,485.00
07/11/2018	[1]	Franciso Castro 4200 N. Troy Street Chicago, IL 60618	Settlement - Equity in 2008 Honda Pilot & 2013 Chevy Malibu per order dated 6/20/18 [dkt 22] Portion of proceeds (2nd installment) received applied to equity in 2008 Honda Pilot 600.00	1129-000	3,000.00		4,485.00
	[2]		Portion of proceeds (2nd installment) received applied to equity in 2013 Chevy Malibu 2,400.00	1129-000			
07/24/2018	[2]	Franciso Castro 4200 N. Troy Street Chicago, IL 60618	Settlement - Equity in 2008 Honda Pilot & 2013 Chevy Malibu	1129-000	500.00		4,985.00
08/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	4,970.00

Page Subtotals

5,000.00

30.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04427

Case Name: Castro, Francisco

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5666 Checking Account

Taxpayer ID No: **-***4210

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 1/14/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
11/14/2018	51001	Joseph A. Baldi 20 N. Clark Street Suite 200 Chicago, IL 60602	Trustee's Compensation	2100-000		1,250.00	3,720.00
11/14/2018	51002	Baldi Berg, Ltd 20 N. Clark St., Suite 200 Chicago, IL 60602	Trustee Attorney's Fees	3110-000		1,551.00	2,169.00
11/14/2018	51003	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	Disb of 4.35% to Claim #00001	7100-000		241.81	1,927.19
11/14/2018	51004	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272	Disb of 4.35% to Claim #00002	7100-000		89.58	1,837.61
11/14/2018	51005	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272	Disb of 4.35% to Claim #00003	7100-000		33.11	1,804.50
11/14/2018	51006	American Express Bank FSB c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	Disb of 4.35% to Claim #00004	7100-000		37.18	1,767.32

Page Subtotals

0.00

3,202.68

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04427

Case Name: Castro, Francisco

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5666 Checking Account

Taxpayer ID No: **-***4210

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 1/14/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
11/14/2018	51007	UNITED STATES DEPARTMENT OF EDUCATION CLAIMS FILING UNIT PO Box 8973 Madison, WI 53708	Disb of 4.35% to Claim #00005	7100-000		1,695.19	72.13
11/14/2018	51008	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083	Disb of 4.35% to Claim #00006	7100-000		72.13	0.00

Page Subtotals 0.00 1,767.32

COLUMN TOTALS	5,000.00	5,000.00
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	5,000.00	5,000.00
Less: Payments to Debtors		0.00
Net	5,000.00	5,000.00

All Accounts Gross Receipts: 5,000.00
 All Accounts Gross Disbursements: 5,000.00
 All Accounts Net: 0.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5666 Checking Account	5,000.00	5,000.00	
Net Totals	5,000.00	5,000.00	0.00